



PATENT

THE UNITED STATES PATENT AND TRADEMARK OFFICE

5 In re application of: Tara Chand Singhal )  
Serial No: 09/891,913 ) Art Unit  
Filed: June 26, 2001 ) 3628  
10 For: Method and Apparatus for A Payment )  
Card System )  
Examiner: Harbeck, Timothy M )  
15 Attorney Docket: 11195.33 )

**AMENDMENT AND RESPONSE TO OFFICE ACTION**

20 Commissioner for Patents  
P O Box 1450, Alexandria, VA 22313-1450

Sir:

25 This amendment and response is to the Office Action dated April 20, 2006, having  
a shortened statutory period for response of three months set to expire on July 20, 2006.  
This amendment and response is timely filed within the statutory period. Please amend  
the above-captioned patent application as set forth below.

30 The Application, as amended, is believed to be in condition for allowance.  
Accordingly, reexamination, reconsideration and allowance of all pending claims are  
respectfully requested.

**CERTIFICATE OF MAILING UNDER 37 CFR §1.8**

35 I hereby certify that this correspondence is being deposited with the United States  
Postal Service as first class mail, postage prepaid, in an envelope addressed to:  
Commissioner for Patents, P O Box 1450, Alexandria, VA 22313-1450, on  
July 20, 2006 by TARA CHAND SINGHAL, Applicant  
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